

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

VICTOR MICHAEL MATICHKO, JR.  
MARYSSA ANNE MATICHKO  
Debtor(s)

Case No. 18-24578JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/27/2018.
- 2) The plan was confirmed on 03/28/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/19/2019, 09/07/2021, 09/07/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/13/2020, 08/08/2022.
- 5) The case was dismissed on 04/04/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,875.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$78,410.30  
Less amount refunded to debtor \$15.72

**NET RECEIPTS: \$78,394.58**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,810.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,184.47  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,994.47**

Attorney fees paid and disclosed by debtor: \$2,190.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Unsecured	2,083.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC - ASSIGNE	Unsecured	1,426.00	1,426.20	1,426.20	141.62	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Unsecured	0.00	14,715.78	14,715.78	1,461.23	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	32,738.00	18,625.00	9,552.92	9,552.92	1,281.45
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	3,154.00	3,154.57	3,154.57	313.24	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,688.00	1,688.79	1,688.79	167.69	0.00
CELTIC BANK	Unsecured	0.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	0.00	2,170.40	2,170.40	215.52	0.00
CITIBANK NA**	Unsecured	541.00	644.07	644.07	63.96	0.00
CLEARVIEW FCU**	Unsecured	4,313.00	4,313.24	4,313.24	428.29	0.00
CLEARVIEW FCU**	Unsecured	11,244.00	11,081.45	11,081.45	1,100.35	0.00
CLEARVIEW FCU**	Unsecured	NA	654.74	654.74	65.01	0.00
CONTINENTAL FINANCE COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,607.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL	Unsecured	475.00	NA	NA	0.00	0.00
FLAGSTAR BANK FSB	Secured	150,646.00	157,682.77	0.00	49,401.77	0.00
FLAGSTAR BANK FSB	Secured	0.00	5,555.19	4,348.73	4,348.73	0.00
FLAGSTAR BANK FSB	Secured	0.00	0.00	0.00	0.00	0.00
KEITH GJEBRE DMD	Unsecured	234.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	554.00	541.43	541.43	53.77	0.00
LVNV FUNDING LLC	Unsecured	0.00	664.59	664.59	65.99	0.00
MRS. MATICHKO	Unsecured	NA	NA	NA	0.00	0.00
NPRT0 NORTH-EAST LLC	Unsecured	NA	1,483.34	1,483.34	147.29	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	614.63	614.63	61.03	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,409.00	1,439.54	1,439.54	142.94	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	18,532.06	18,532.06	1,840.17	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	419.00	419.49	419.49	41.65	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	1,003.00	1,003.19	1,003.19	99.61	0.00
PROGRESSIVE INSURANCE CO	Unsecured	197.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	2,474.00	2,678.71	2,678.71	265.99	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	NA	867.59	867.59	86.15	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	NA	698.90	698.90	69.40	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	NA	429.03	429.03	42.60	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	546.00	429.59	429.59	42.66	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	NA	344.00	344.00	34.16	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	291.00	261.19	261.19	25.93	0.00
QUANTUM3 GROUP LLC AGNT - SAD	Unsecured	0.00	248.06	248.06	24.63	0.00
QUANTUM3 GROUP LLC AGNT - SAD	Unsecured	445.00	445.68	445.68	44.26	0.00
TBOM RETAIL	Unsecured	0.00	NA	NA	0.00	0.00
THE CHILDRENS PLACE PLAN++	Unsecured	712.00	NA	NA	0.00	0.00
TIMOTHY RUFFNER	Unsecured	8,500.00	3,500.00	3,500.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	14,582.00	14,863.04	14,863.04	1,475.85	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	0.00	439.54	439.54	43.64	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	0.00	72.20	72.20	7.17	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	2,336.00	2,292.28	2,292.28	227.62	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	159.34	159.34	15.82	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$49,401.77	\$0.00
Mortgage Arrearage	\$4,348.73	\$4,348.73	\$0.00
Debt Secured by Vehicle	\$9,552.92	\$9,552.92	\$1,281.45
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$13,901.65</b>	<b>\$63,303.42</b>	<b>\$1,281.45</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$92,276.66</b>	<b>\$8,815.24</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,994.47</u>
Disbursements to Creditors	<u>\$73,400.11</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$78,394.58</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/07/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.